

Cycle Date: December-2018
Run Date: 03/07/2019
Interval: Annual

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Parameters: Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union (FISCU) *

Count of CU : 99
Asset Range : N/A
Peer Group Number : N/A
Count of CU in Peer Group : N/A

Charter-Region-SE-District:
N/A - N/A - N/A - N/A

Note to Users: The peer groups and resulting peer average ratios are based upon all federally insured credit unions within the asset range. Peer average ratios are not available for aggregate reports.
The ratios on aggregate FPRs are consolidated ratios for the group of credit unions included in the report and do not represent a peer average for that group.

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	Supplemental Ratio Analysis				
Return to cover	For Charter : N/A				
03/07/2019	Count of CU : 99				
CU Name: N/A	Asset Range : N/A				
Peer Group: N/A	Criteria : Region: Nation * Peer Group: All * State				
	Count of CU in Peer Group : N/A				
	Dec-2014	Dec-2015	Dec-2016	Dec-2017	Dec-2018
OTHER DELINQUENCY RATIOS ¹					
Credit Cards DQ >= 60 Days / Total Credit Card Loans	0.99	0.83	0.92	1.18	1.04
PAL Loans DQ >= 60 Days / Total PAL Loans	0.00	0.00	0.00	0.00	0.00
Non-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total Non-Federally Guaranteed Student Loans	3.21	1.98	1.28	1.09	0.99
New Vehicle Loans >= 60 Days/ Total New Vehicle Loans	0.86	0.63	0.54	0.62	0.65
Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans	0.98	1.07	1.00	0.97	0.85
Total Vehicle Loans >= 60 Days/ Total Vehicle Loans	0.94	0.94	0.87	0.87	0.79
Leases Receivable Delinquent >= 60 Days / Total Leases Receivable	0.00	0.00	0.00	0.00	0.00
All Other Loans >= 60 Days / Total All Other Loans	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?
TDR Consumer Lns Not Secured by RE Delinquent >= 60 Days / TDR Consumer Lns Not Secured by RE	9.01	14.30	12.66	18.75	18.28
Indirect Loans Delinquent >= 60 Days / Total Indirect Loans	1.40	1.25	1.14	1.10	0.94
Participation Loans Delinquent >= 60 Days / Total Participation Loans	2.19	0.62	0.55	0.61	0.70
Commercial Loans Delinquent >= 30 Days / Total Commercial Loans ²	3.19	1.16	1.54	#NAME?	#NAME?
Commercial Loans Delinquent >= 60 Days / Total Commercial Loans ²	1.73	0.63	0.44	#NAME?	#NAME?
TDR Commercial Lns Not Secured by RE Delinquent >= 60 Days / TDR Commercial Lns Not Secured by RE ²	13.07	76.57	76.97	#NAME?	#NAME?
Loans Held For Sale Delinquent >= 60 Days / Loans Held for Sale	0.27	0.00	0.00	0.00	0.00
Allowance for Loan & Lease Losses to Delinquent Loans	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?
REAL ESTATE LOAN DELINQUENCY ¹					
1st Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent >= 60 Days / Total 1st Mtg Fixed and Hybrid/Balloon > 5 years	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?
1st Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent >= 60 Days / Total 1st Mtg Adjustable Rate and Hybrid/Balloon < 5 years	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?
Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE Fixed/Hybrid/Balloon Loans	0.85	0.52	0.32	0.95	0.69
Other Real Estate Adjustable Rate Loans Delinquent >= 60 Days / Total Other RE Adjustable	0.32	0.32	0.28	0.22	0.38
Total Interest Only Payment Option First & Other RE Loans Delinquent >= 60 Days / Total Int Only and Pmt Opt First & Other RE Loans	0.00	0.00	0.02	0.18	0.10
Total TDR 1st and Other RE Delinquent >= 60 Days / Total TDR 1st and Other Loans	11.29	10.53	11.58	12.39	12.53
TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans	7.00	5.68	11.89	14.70	0.00
Total Real Estate Loans DQ>= 30 Days / Total Real Estate Loans	2.39	1.97	1.78	1.73	1.69
Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans	0.92	0.69	0.60	0.54	0.69
MISCELLANEOUS LOAN LOSS RATIOS					
Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	19.43	18.81	17.45	16.91	15.28
* Net Charge Offs - Credit Cards / Avg Credit Card Loans	2.09	1.99	2.11	2.36	2.52
* Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally	0.01	0.02	0.02	0.05	0.38
* Net Charge Offs - Total Vehicle Loans / Avg Total Vehicle Loans	0.60	0.73	0.78	0.77	0.75
* Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans	0.18	0.09	0.06	0.02	0.03
* Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans	0.13	0.06	0.04	0.01	0.01
* Net Charge Offs - Other RE Loans/ Avg Other RE Loans	0.29	0.14	0.11	0.06	0.08
* Net Charge Offs - Interest Only and Payment Option First & Other RE Loans / Avg Interest Only and Payment Option First & Other RE Loans	0.00	0.04	0.00	0.09	0.08
* Net Charge Offs - Leases Receivable / Avg Leases Receivable	0.00	0.00	0.00	0.00	0.00
* Net Charge Offs - Indirect Loans / Avg Indirect Loans	0.99	1.30	1.18	1.04	0.97
* Net Charge Offs - Participation Loans / Avg Participation Loans	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?
* Net Charge Offs - Commercial Loans / Avg Commercial Loans ²	-0.10	0.01	0.11	#NAME?	#NAME?
SPECIALIZED LENDING RATIOS					
Indirect Loans Outstanding / Total Loans	19.53	19.86	21.20	23.40	25.23
Participation Loans Outstanding / Total Loans	2.74	3.00	2.92	2.82	2.44
Participation Loans Purchased YTD / Total Loans Granted YTD	2.59	2.46	1.71	1.97	1.08
* Participation Loans Sold YTD / Total Assets	0.27	0.38	0.13	0.34	0.48
Total Commercial Loans / Total Assets ²	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted YTD	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?
Non-Federally Guaranteed Student Loans in Deferral Status / Total Non-Federally Guaranteed Student Loans	35.69	39.12	35.29	33.22	29.33
REAL ESTATE LENDING RATIOS					
Total Fixed Rate Real Estate / Total Assets	16.33	15.91	15.50	15.87	15.49
Total Fixed Rate Real Estate / Total Loans	25.55	25.07	24.00	23.61	22.03
Total Fixed Rate RE Granted YTD / Total Loans Granted YTD	23.05	31.01	30.12	26.56	26.96
First Mtg RE Loans Sold YTD/ First Mtg RE Loans Granted YTD	59.05	65.40	76.72	61.94	84.08
Interest Only & Payment Option First & Other RE / Total Assets	0.27	0.35	0.45	0.65	0.74
Interest Only & Payment Option First & Other RE / Net Worth	2.50	3.37	4.20	6.17	6.82
MISCELLANEOUS RATIOS					
Mortgage Servicing Rights / Net Worth	1.19	1.26	1.33	1.30	1.32
Unused Commitments / Cash & ST Investments	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?
Complex Assets / Total Assets	20.93	21.27	22.14	21.00	21.85
Short Term Liabilities / Total Shares and Deposits plus Borrowings	39.70	38.12	37.44	35.21	35.30
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)					
**Percentile Rankings and Peer Average Ratios are not calculated for Supplemental Ratios.					
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¹ The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.					
² Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy change may cause fluctuations from prior cycles.				3. Supplemental Ratios	

		Liabilities, Shares & Equity							
Return to cover		For Charter : N/A							
03/07/2019		Count of CU : 99							
CU Name: N/A		Asset Range : N/A							
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit							
	Count of CU in Peer Group : N/A								
	Dec-2014	Dec-2015	% Chg	Dec-2016	% Chg	Dec-2017	% Chg	Dec-2018	% Chg
LIABILITIES, SHARES AND EQUITY									
LIABILITIES:									
Other Borrowings	N/A	N/A		N/A		N/A		N/A	
Other Notes, Promissory Notes, Interest Payable, & Draws Against Lines of Credit	215,232,051	247,313,395	14.9	302,917,070	22.5	370,972,153	22.5	422,957,615	14.0
Borrowing Repurchase Transactions	0	10,113,281	N/A	12,990,916	28.5	0	-100.0	12,539,957	N/A
Subordinated Debt	0	0	N/A	0	N/A	0	N/A	0	N/A
Uninsured Secondary Capital and Subordinated Debt Included in Net Worth ³	0	0	N/A	0	N/A	0	N/A	500,000	N/A
Non-Trading Derivative Liabilities, net	0	0	N/A	0	N/A	0	N/A	166,000	N/A
Accrued Dividends and Interest Payable	12,378,843	12,300,571	-0.6	12,616,088	2.6	12,810,880	1.5	14,438,129	12.7
Accounts Payable & Other Liabilities	159,449,399	158,905,364	-0.3	186,248,564	17.2	229,198,273	23.1	163,868,519	-28.5
TOTAL LIABILITIES	387,060,293	428,632,611	10.7	514,772,638	20.1	612,981,306	19.1	614,470,220	0.2
SHARES AND DEPOSITS									
Share Drafts	1,690,759,847	1,969,457,422	16.5	2,094,747,630	6.4	2,269,797,210	8.4	2,431,507,210	7.1
Regular Shares	3,121,721,491	3,412,003,948	9.3	3,702,045,188	8.5	3,937,724,337	6.4	4,131,668,081	4.9
Money Market Shares	2,418,108,558	2,519,855,623	4.2	2,664,723,468	5.7	2,695,264,756	1.1	2,756,387,263	2.3
Share Certificates	1,687,626,877	1,638,734,315	-2.9	1,603,889,088	-2.1	1,657,146,004	3.3	1,700,306,318	2.6
IRA/KEOGH Accounts	952,388,751	922,166,317	-3.2	891,027,856	-3.4	849,450,195	-4.7	813,876,434	-4.2
All Other Shares ¹	31,838,239	32,074,972	0.7	35,948,000	12.1	39,509,264	9.9	42,956,880	8.7
Non-Member Deposits	13,614,791	16,957,334	24.6	11,206,685	-33.9	35,671,705	218.3	51,706,164	45.0
TOTAL SHARES AND DEPOSITS	9,916,058,554	10,511,249,931	6.0	11,003,587,915	4.7	11,484,563,471	4.4	11,928,408,350	3.9
EQUITY:									
Undivided Earnings	779,004,541	819,206,163	5.2	886,562,960	8.2	925,767,919	4.4	998,862,875	7.9
Regular Reserves	213,815,398	212,019,644	-0.8	211,248,468	-0.4	211,447,356	0.1	211,072,881	-0.2
Appropriation For Non-Conforming Investments (SCU Only)	0	1,136,101	N/A	0	-100.0	66,018	N/A	50,795	-23.1
Other Reserves	230,930,152	243,829,924	5.6	256,366,145	5.1	269,821,767	5.2	288,499,163	6.9
Equity Acquired in Merger	2,378,003	6,119,825	157.4	13,973,856	128.3	15,002,815	7.4	17,259,153	15.0
Miscellaneous Equity	1,188,480	1,188,480	0.0	1,188,480	0.0	1,188,480	0.0	1,188,831	0.0
Accumulated Unrealized G/L on AFS Securities	814,696	-6,680,526	-920.0	-21,288,641	-218.7	-21,697,137	-1.9	-32,547,230	-50.0
Accumulated Unrealized Losses for OTTI (due to other factors) on HTM Debt Securities	0	0	N/A	0	N/A	0	N/A	0	N/A
Accumulated Unrealized G/L on Cash Flow Hedges	-271,963	0	100.0	0	N/A	0	N/A	213,646	N/A
Other Comprehensive Income	-21,423,757	-26,254,542	-22.5	-30,280,691	-15.3	-32,643,756	-7.8	-32,416,579	0.7
Net Income	0	0	N/A	0	N/A	0	N/A	0	N/A
EQUITY TOTAL	1,206,435,550	1,250,565,069	3.7	1,317,770,577	5.4	1,368,953,462	3.9	1,452,183,535	6.1
TOTAL SHARES & EQUITY	11,122,494,104	11,761,815,000	5.7	12,321,358,492	4.8	12,853,516,933	4.3	13,380,591,885	4.1
TOTAL LIABILITIES, SHARES, & EQUITY	11,509,554,397	12,190,447,611	5.9	12,836,131,130	5.3	13,466,498,239	4.9	13,995,062,105	3.9
NCUA INSURED SAVINGS ²									
Uninsured Shares	411,834,668	492,759,231	19.6	495,140,679	0.5	524,340,657	5.9	479,492,268	-8.6
Uninsured Non-Member Deposits	1,990,392	2,473,218	24.3	1,671,161	-32.4	7,960,219	376.3	1,870,245	-76.5
Total Uninsured Shares & Deposits	413,825,060	495,232,449	19.7	496,811,840	0.3	532,300,876	7.1	481,362,513	-9.6
Insured Shares & Deposits	9,502,233,494	10,016,017,482	5.4	10,506,776,075	4.9	10,952,262,595	4.2	11,447,045,837	4.5
TOTAL NET WORTH	1,226,128,094	1,282,311,657	4.6	1,369,744,942	6.8	1,424,145,884	4.0	1,518,222,748	6.6
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¹ PRIOR TO JUNE 2006, INCLUDED MONEY MKT, SHARE CERTS, IRA/KEOGHS, AND NONMEMBER SHARES FOR SHORT FORM FILERS									
² October 3, 2008 and forward, the NCUSIF coverage increased to \$250,000 for all accounts.									
³ December 2011 and forward includes "Subordinated Debt Included in Net Worth."								5. LiabShEquity	

		Income Statement							
Return to cover		For Charter : N/A							
03/07/2019		Count of CU : 99							
CU Name: N/A		Asset Range : N/A							
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union							
	Count of CU in Peer Group : N/A								
	Dec-2014	Dec-2015	% Chg	Dec-2016	% Chg	Dec-2017	% Chg	Dec-2018	% Chg
* INCOME AND EXPENSE									
INTEREST INCOME:									
Interest on Loans	338,684,019	355,125,600	4.9	373,410,833	5.1	401,814,363	7.6	450,775,175	12.2
Less Interest Refund	(526,357)	(504,360)	-4.2	(1,258,941)	149.6	(474,835)	-62.3	(467,217)	-1.6
Income from Investments	44,676,917	42,250,777	-5.4	48,166,843	14.0	54,095,830	12.3	65,265,196	20.6
Income from Trading	414,364	-1,257,156	-403.4	1,778,084	241.4	684,266	-61.5	0	-100.0
TOTAL INTEREST INCOME	383,248,943	395,614,861	3.2	422,096,819	6.7	456,119,624	8.1	515,573,154	13.0
INTEREST EXPENSE:									
Dividends	44,024,134	42,289,566	-3.9	45,003,328	6.4	45,701,376	1.6	60,217,978	31.8
Interest on Deposits	11,668,792	11,086,794	-5.0	10,657,026	-3.9	11,411,353	7.1	15,493,667	35.8
Interest on Borrowed Money	4,597,536	5,323,038	15.8	6,605,174	24.1	7,483,775	13.3	10,333,393	38.1
TOTAL INTEREST EXPENSE	60,290,462	58,699,398	-2.6	62,265,528	6.1	64,596,504	3.7	86,045,038	33.2
PROVISION FOR LOAN & LEASE LOSSES	41,662,765	43,892,129	5.4	55,575,715	26.6	65,144,046	17.2	66,264,306	1.7
NET INTEREST INCOME AFTER PLL	281,295,716	293,023,334	4.2	304,255,576	3.8	326,379,074	7.3	363,263,810	11.3
NON-INTEREST INCOME:									
Fee Income	112,937,018	116,040,777	2.7	123,940,981	6.8	127,815,428	3.1	134,379,728	5.1
Other Operating Income	123,510,331	137,981,633	11.7	154,918,028	12.3	150,424,678	-2.9	165,187,925	9.8
Gain (Loss) on Investments	965,075	1,526,975	58.2	2,543,420	66.6	-540,993	-121.3	4,038,696	846.5
Gain (Loss) on Non-Trading Derivatives	0	0	N/A	284	N/A	-32,859	#####	334	101.0
Gain (Loss) on Disposition of Assets	-2,820,948	-1,258,635	55.4	198,265	115.8	-534,749	-369.7	-3,297,718	-516.7
Gain from Bargain Purchase (Merger)	0	2,153,974	N/A	0	-100.0	0	N/A	0	N/A
Other Non-Oper Income/(Expense)	-719,401	-1,615,677	-124.6	3,814,760	336.1	-17,272,644	-552.8	8,539,264	149.4
NCUSIF Stabilization Income	0	0	N/A	0	N/A	0	N/A	0	N/A
TOTAL NON-INTEREST INCOME	233,872,075	254,829,047	9.0	285,415,738	12.0	259,858,861	-9.0	308,848,229	18.9
NON-INTEREST EXPENSE									
Total Employee Compensation & Benefits	224,274,522	241,284,892	7.6	252,268,431	4.6	264,309,396	4.8	290,288,984	9.8
Travel, Conference Expense	4,346,011	4,547,576	4.6	4,498,715	-1.1	4,638,548	3.1	5,473,314	18.0
Office Occupancy	32,740,885	34,259,271	4.6	34,699,011	1.3	36,216,580	4.4	38,964,145	7.6
Office Operation Expense	91,227,419	97,317,318	6.7	104,990,744	7.9	106,328,712	1.3	113,357,810	6.6
Educational and Promotion	15,117,153	17,091,946	13.1	16,336,311	-4.4	18,614,724	13.9	20,259,834	8.8
Loan Servicing Expense	32,180,525	36,254,997	12.7	38,722,741	6.8	37,441,949	-3.3	40,472,792	8.1
Professional, Outside Service	32,836,557	33,567,117	2.2	34,546,711	2.9	37,649,154	9.0	43,243,927	14.9
Member Insurance ¹	N/A	N/A		N/A		N/A		N/A	
Member Insurance - NCUSIF Premium ²	99,901	46	-100.0	271	489.1	0	-100.0	1,300	N/A
Member Insurance - Temporary Corporate CU Stabilization Fund ³	0	0	N/A	0	N/A	0	N/A	0	N

	Delinquent Loan Information 1									
Return to cover		For Charter : N/A								
03/07/2019		Count of CU : 99								
CU Name: N/A		Asset Range : N/A								
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State								
	Count of CU in Peer Group : N/A									
	Dec-2014	Dec-2015	% Chg	Dec-2016	% Chg	Dec-2017	% Chg	Dec-2018	% Chg	
DELINQUENCY SUMMARY - ALL LOAN TYPES ¹										
30 to 59 Days Delinquent	139,314,875	118,410,492	-15.0	114,313,762	-3.5	128,932,520	12.8	116,995,821	-9.3	
60 to 179 Days Delinquent	54,491,734	49,789,259	-8.6	49,018,434	-1.5	54,066,920	10.3	61,380,620	13.5	
180 to 359 Days Delinquent	13,713,963	11,058,544	-19.4	9,844,679	-11.0	13,194,080	34.0	10,319,086	-21.8	
> = 360 Days Delinquent	4,744,200	4,167,444	-12.2	5,337,491	28.1	4,505,673	-15.6	5,844,932	29.7	
Total Del Loans - All Types (> = 60 Days)	72,949,897	65,015,247	-10.9	64,200,604	-1.3	71,766,673	11.8	77,544,638	8.1	
% Delinquent Loans / Total Loans	#NAME?	#NAME?	#####	#NAME?	#####	#NAME?	#####	#NAME?	#####	
DELINQUENT LOANS BY CATEGORY:										
Unsecured Credit Card Loans										
30 to 59 Days Delinquent	6,132,734	6,976,897	13.8	6,531,434	-6.4	8,215,421	25.8	4,937,969	-39.9	
60 to 179 Days Delinquent	3,927,749	3,371,177	-14.2	3,723,996	10.5	4,911,730	31.9	4,447,778	-9.4	
180 to 359 Days Delinquent	263,675	217,898	-17.4	385,744	77.0	453,143	17.5	392,039	-13.5	
> = 360 Days Delinquent	20,241	15,643	-22.7	2,981	-80.9	19,786	563.7	14,657	-25.9	
Total Del Credit Card Lns (> = 60 Days)	4,211,665	3,604,718	-14.4	4,112,721	14.1	5,384,659	30.9	4,854,474	-9.8	
%Credit Cards DQ >= 60 Days / Total Credit Card Loans	0.99	0.83	-16.3	0.92	10.7	1.18	29.0	1.04	-12.2	
Payday Alternative Loans (PAL Loans) FCU Only										
30 to 59 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A	
60 to 179 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A	
180 to 359 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A	
> = 360 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A	
Total Del PAL Lns (> = 60 Days)	0	0	N/A	0	N/A	0	N/A	0	N/A	
%PAL Loans DQ >= 60 Days / Total PAL Loans	#NAME?	#NAME?	#####	#NAME?	#####	#NAME?	#####	#NAME?	#####	
Non-Federally Guaranteed Student Loans										
30 to 59 Days Delinquent	555,520	1,294,133	133.0	526,705	-59.3	623,289	18.3	721,294	15.7	
60 to 179 Days Delinquent	1,334,136	882,040	-33.9	611,166	-30.7	523,893	-14.3	539,953	3.1	
180 to 359 Days Delinquent	35,121	29,646	-15.6	16,086	-45.7	54,385	238.1	1,680	-96.9	
> = 360 Days Delinquent	64,702	37,552	-42.0	30,643	-18.4	19,548	-36.2	18,338	-6.2	
Total Del Non-Federally Guaranteed Student Loans (> = 60 Days)	1,433,959	949,238	-33.8	657,895	-30.7	597,826	-9.1	559,971	-6.3	
%Non-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total Non-Federally Guaranteed Student Loans	#NAME?	#NAME?	#####	#NAME?	#####	#NAME?	#####	#NAME?	#####	
New Vehicle Loans										
30 to 59 Days Delinquent	23,518,344	16,932,181	-28.0	14,414,851	-14.9	16,110,931	11.8	17,144,506	6.4	
60 to 179 Days Delinquent	6,365,435	5,122,826	-19.5	4,697,164	-8.3	6,410,859	36.5	7,710,929	20.3	
180 to 359 Days Delinquent	1,333,089	777,991	-41.6	756,553	-2.8	936,510	23.8	1,164,607	24.4	
> = 360 Days Delinquent	260,137	209,410	-19.5	269,700	28.8	230,330	-14.6	245,922	6.8	
Total Del New Vehicle Lns (> = 60 Days)	7,958,661	6,110,227	-23.2	5,723,417	-6.3	7,577,699	32.4	9,121,458	20.4	
%New Vehicle Loans >= 60 Days/ Total New Vehicle Loans	#NAME?	#NAME?	#####	#NAME?	#####	#NAME?	#####	#NAME?	#####	
Used Vehicle Loans										
30 to 59 Days Delinquent	52,900,991	43,190,103	-18.4	43,757,951	1.3	51,920,810	18.7	45,892,465	-11.6	
60 to 179 Days Delinquent	17,734,645	20,717,604	16.8	20,875,319	0.8	21,671,087	3.8	20,735,621	-4.3	
180 to 359 Days Delinquent	2,831,631	3,694,958	30.5	4,505,950	21.9	5,223,709	15.9	4,819,628	-7.7	
> = 360 Days Delinquent	563,141	520,885	-7.5	734,713	41.1	1,027,184	39.8	820,952	-20.1	
Total Del Used Vehicle Lns (> = 60 Days)	21,129,417	24,933,447	18.0	26,115,982	4.7	27,921,980	6.9	26,376,201	-5.5	
%Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans	#NAME?	#NAME?	#####	#NAME?	#####	#NAME?	#####	#NAME?	#####	
% Total New & Used Vehicle Loans > = 60 Days/ Total New & Used Vehicle Loans										
	#NAME?	#NAME?	#####	#NAME?	#####	#NAME?	#####	#NAME?	#####	
Leases Receivable										
30 to 59 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A	
60 to 179 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A	
180 to 359 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A	
> = 360 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A	
Total Del Leases Receivable (> = 60 Days)	0	0	N/A	0	N/A	0	N/A	0	N/A	
%Leases Receivable Delinquent >= 60 Days / Total Leases Receivable	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A	
All Other Loans ²										
30 to 59 Days Delinquent	9,516,676	8,077,825	-15.1	9,100,641	12.7	8,495,874	-6.6	8,344,958	-1.8	
60 to 179 Days Delinquent	5,859,589	4,671,298	-20.3	4,960,731	6.2	7,341,415	48.0	7,803,444	6.3	
180 to 359 Days Delinquent	2,116,637	1,577,354	-25.5	1,240,462	-21.4	2,431,523	96.0	924,518	-62.0	
> = 360 Days Delinquent	881,354	571,951	-35.1	777,247	35.9	815,264	4.9	502,060	-38.4	
Total Del All Other Loans (> = 60 Days)	8,857,580	6,820,603	-23.0	6,978,440	2.3	10,588,202	51.7	9,230,022	-12.8	
%All Other Loans >= 60 Days / Total All Other Loans	#NAME?	#NAME?	#####	#NAME?	#####	#NAME?	#####	#NAME?	#####	
# Means the number is too large to display in the cell										
¹ The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.										
² As of June 2013, added delinquency for New & Used Vehicle Loans in June 2013. Delinquent New/Used Auto Loans are no longer included in "All Other Loans" delinquency.							7. Delinquent Loan Information 1			

	Delinquent Loan Information 2							
Return to cover								
03/07/2019								
CU Name: N/A			For Charter : N/A					
Peer Group: N/A			Count of CU : 99					
			Asset Range : N/A					
			Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State					
			Count of CU in Peer Group : N/A					
	Dec-2014	Dec-2015	% Chg	Dec-2016	% Chg	Dec-2017	% Chg	Dec-2018 % Chg
DELINQUENT LOANS BY CATEGORY ¹								
ALL REAL ESTATE LOANS								
30 to 59 Days Delinquent	46,690,610	41,939,353	-10.2	39,982,180	-4.7	43,566,195	9.0	39,954,629 -8.3
60 to 179 Days Delinquent	19,270,180	15,024,314	-22.0	14,150,058	-5.8	13,207,936	-6.7	20,142,895 52.5
180 to 359 Days Delinquent	7,133,810	4,760,697	-33.3	2,939,884	-38.2	4,094,810	39.3	3,016,614 -26.3
> = 360 Days Delinquent	2,954,625	2,812,003	-4.8	3,522,207	25.3	2,393,561	-32.0	4,243,003 77.3
Total Del Real Estate Loans (> = 60 Days)	29,358,615	22,597,014	-23.0	20,612,149	-8.8	19,696,307	-4.4	27,402,512 39.1
% Total Real Estate Loans DQ >= 30 Days / Total Real Estate Loans	#NAME?	#NAME?	#####	#NAME?	#####	#NAME?	#####	#NAME? #####
% Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans	#NAME?	#NAME?	#####	#NAME?	#####	#NAME?	#####	#NAME? #####
1st Mortgage Fixed Rate and Hybrid/Balloon > 5 years								
30 to 59 Days Delinquent	26,931,823	24,920,985	-7.5	24,323,088	-2.4	21,722,723	-10.7	18,918,175 -12.9
60 to 179 Days Delinquent	10,798,756	7,899,377	-26.8	7,739,332	-2.0	6,224,895	-19.6	10,200,029 63.9
180 to 359 Days Delinquent	4,298,168	2,537,309	-41.0	1,359,605	-46.4	2,208,221	62.4	2,285,381 3.5
> = 360 Days Delinquent	2,617,430	2,485,720	-5.0	2,790,054	12.2	1,818,660	-34.8	2,844,356 56.4
Total Del 1st Mtg Fixed and Hybrid/Balloon Lns > 5yrs (> = 60 Days)	17,714,354	12,922,406	-27.1	11,888,991	-8.0	10,251,776	-13.8	15,329,766 49.5
%1st Mortgage Fixed and Hybrid/Balloon (> 5 yrs) Delinquent >= 60 Days / Total 1st Mtg Fixed and Hybrid/Balloons > 5 yrs	#NAME?	#NAME?	#####	#NAME?	#####	#NAME?	#####	#NAME? #####
1st Mortgage Adjustable Rate Loans and Hybrid/Balloons < 5 years								
30 to 59 Days Delinquent	13,504,267	11,213,719	-17.0	9,695,718	-13.5	14,656,618	51.2	13,752,148 -6.2
60 to 179 Days Delinquent	5,201,856	4,505,391	-13.4	4,398,770	-2.4	3,289,141	-25.2	5,586,531 69.8
180 to 359 Days Delinquent	2,205,599	1,768,519	-19.8	1,004,690	-43.2	1,028,961	2.4	285,171 -72.3
> = 360 Days Delinquent	59,995	0	-100.0	506,240	N/A	128,960	-74.5	926,779 618.7
Total Del 1st Mtg Adj Rate Lns (> = 60 Days)	7,467,450	6,273,910	-16.0	5,909,700	-5.8	4,447,062	-24.7	6,798,481 52.9
%1st Mortgage Adjustable Rate Loans and Hybrid/Balloons (< 5 years) Delinquent >= 60 Days / Total 1st Mortgage Adjustable Rate Loans and Hybrids/Balloons < 5 yrs	#NAME?	#NAME?	#####	#NAME?	#####	#NAME?	#####	#NAME? #####
Other Real Estate Fixed Rate/Hybrid/Balloon								
30 to 59 Days Delinquent	2,667,499	2,740,465	2.7	3,173,860	15.8	3,013,392	-5.1	1,970,845 -34.6
60 to 179 Days Delinquent	1,843,109	1,067,991	-42.1	477,045	-55.3	2,622,741	449.8	1,222,044 -53.4
180 to 359 Days Delinquent	227,860	132,231	-42.0	164,137	24.1	510,509	211.0	83,489 -83.6
> = 360 Days Delinquent	123,716	42,144	-65.9	62,221	47.6	328,584	428.1	365,590 11.3
Total Del Other RE Fixed/Hybrid/Balloon Lns (> = 60 Days)	2,194,685	1,242,366	-43.4	703,403	-43.4	3,461,834	392.2	1,671,123 -51.7
%Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE Fixed/Hybrid/Balloon Loans	0.85	0.52	-38.9	0.32	-37.9	0.95	192.0	0.69 -27.1
Other Real Estate Adjustable Rate								
30 to 59 Days Delinquent	3,587,021	3,064,184	-14.6	2,789,514	-9.0	4,173,462	49.6	5,313,461 27.3
60 to 179 Days Delinquent	1,426,459	1,551,555	8.8	1,534,911	-1.1	1,071,159	-30.2	3,134,291 192.6
180 to 359 Days Delinquent	402,183	322,638	-19.8	411,452	27.5	347,119	-15.6	362,573 4.5
> = 360 Days Delinquent	153,484	284,139	85.1	163,692	-42.4	117,357	-28.3	106,278 -9.4
Total Del Other RE Adj Rate Lns (> = 60 Days)	1,982,126	2,158,332	8.9	2,110,055	-2.2	1,535,635	-27.2	3,603,142 134.6
%Other Real Estate Adjustable Rate Loans Delinquent > = 60 Days / Total Other RE Adjustable Rate Loans	0.32	0.32	1.0	0.28	-11.0	0.22	-24.3	0.38 76.1
COMMERCIAL LOAN DELINQUENCY - RE & NON-RE SECURED ²								
Member Commercial Loans Secured By RE								
30 to 59 Days Delinquent	3,276,650	1,615,162	-50.7	3,873,510	139.8	2,903,581	-25.0	3,487,043 20.1
60 to 179 Days Delinquent	974,629	637,751	-34.6	667,289	4.6	2,172,901	225.6	3,460,435 59.3
180 to 359 Days Delinquent	2,180,203	840,038	-61.5	0	-100.0	0	N/A	449,549 N/A
> = 360 Days Delinquent	112,775	0	-100.0	462,890	N/A	0	-100.0	19,977 N/A
Total Del Member Commercial Loans Secured by RE (> = 60 Days)	3,267,607	1,477,789	-54.8	1,130,179	-23.5	2,172,901	92.3	3,929,961 80.9
%Member Commercial Loans Secured by RE Delinquent >= 60 Days / Total Member Commercial Loans Secured by RE	#NAME?	#NAME?	#####	#NAME?	#####	#NAME?	#####	#NAME? #####
Member Commercial Loans NOT Secured By RE								
30 to 59 Days Delinquent	856,076	210,441	-75.4	339,619	61.4	297,415	-12.4	127,751 -57.0
60 to 179 Days Delinquent	573,344	54,272	-90.5	106,554	96.3	117,100	9.9	152,122 29.9
180 to 359 Days Delinquent	145,641	144,788	-0.6	63,957	-55.8	16,918	-73.5	0 -100.0
> = 360 Days Delinquent	536,366	464,561	-13.4	394,105	-15.2	312,344	-20.7	227,924 -27.0
Total Del Member Commercial Loans NOT Secured By RE(> = 60 Days)	1,255,351	663,621	-47.1	564,616	-14.9	446,362	-20.9	380,046 -14.9
%Member Commercial Loans NOT Secured By RE Delinquent >= 60 Days / Total Member Commercial Loans NOT Secured By RE	#NAME?	#NAME?	#####	#NAME?	#####	#NAME?	#####	#NAME? #####
NonMember Commercial Loans Secured By RE								
30 to 59 Days Delinquent	657,750	0	-100.0	0	N/A	0	N/A	0 N/A
60 to 179 Days Delinquent	20,004	0	-100.0	0	N/A	0	N/A	0 N/A
180 to 359 Days Delinquent	1,107,238	0	-100.0	0	N/A	0	N/A	0 N/A
> = 360 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0 N/A
Total Del NonMember Commercial Lns Secured by RE (>= 60 Days)	1,127,242	0	-100.0	0	N/A	0	N/A	0 N/A
%NonMember Commercial Loans Secured by RE Delinquent >= 60 Days / Total NonMember Commercial Loans Secured by RE	#NAME?	#NAME?	#####	#NAME?	#####	#NAME?	#####	#NAME? #####
NonMember Commercial Loans NOT Secured By RE								
30 to 59 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0 N/A
60 to 179 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0 N/A
180 to 359 Days Delinquent	63,444	0	-100.0	0	N/A	0	N/A	0 N/A
> = 360 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0 N/A
Total Del Other RE Fixed/Hybrid/Balloon NonMember Commercial Lns Secured	63,444	0	-100.0	0	N/A	0	N/A	0 N/A
%NonMember Commercial Loans NOT Secured by RE Delinquent >= 60 Days / Total NonMember Commercial Loans NOT Secured by RE	#NAME?	#NAME?	#####	#NAME?	#####	#NAME?	#####	#NAME? #####
# Means the number is too large to display in the cell								
¹ The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.								
² Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy change may cause fluctuations from prior cycles.							8. Delinquent Loan Information 2	

Loan Losses, Bankruptcy Information, and Troubled Debt Restructured Loans									
Return to cover		For Charter :	N/A						
03/07/2019		Count of CU :	99						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit						
		Count of CU in Peer Group :	N/A						
	Dec-2014	Dec-2015	% Chg	Dec-2016	% Chg	Dec-2017	% Chg	Dec-2018	% Chg
LOAN LOSS SUMMARY (TOTAL FOR ALL LOAN TYPES)									
* Total Loans Charged Off	52,335,386	57,153,894	9.2	62,312,755	9.0	69,195,377	11.0	75,712,991	9.4
* Total Loans Recovered	12,435,722	10,724,809	-13.8	10,390,825	-3.1	11,165,036	7.5	11,771,756	5.4
* NET CHARGE OFFS (\$\$)	39,899,664	46,429,085	16.4	51,921,930	11.8	58,030,341	11.8	63,941,235	10.2
**%Net Charge-Offs / Average Loans	0.56	0.62	9.0	0.65	5.3	0.67	3.2	0.68	1.2
Total Del Loans & *Net Charge-Offs ¹	112,849,561	111,444,332	-1.2	116,122,534	4.2	129,797,014	11.8	141,485,873	9.0
Combined Delinquency and Net Charge Off Ratio ¹	1.56	1.46	-6.4	1.42	-2.3	1.46	2.8	1.46	0.2
LOAN LOSS SUMMARY BY LOAN TYPE									
* Unsecured Credit Card Lns Charged Off	10,927,976	10,500,067	-3.9	11,409,647	8.7	12,725,096	11.5	13,677,740	7.5
* Unsecured Credit Card Lns Recovered	2,188,622	1,914,327	-12.5	2,085,644	8.9	2,077,555	-0.4	2,060,757	-0.8
* NET UNSECURED CREDIT CARD C/Os	8,739,354	8,585,740	-1.8	9,324,003	8.6	10,647,541	14.2	11,616,983	9.1
**Net Charge Offs - Credit Cards / Avg Credit Card Loans	2.09	1.99	-4.8	2.11	5.8	2.36	11.7	2.52	6.9
* Non-Federally Guaranteed Student Loans Charged Off	7,541	11,370	50.8	12,473	9.7	32,003	156.6	217,007	578.1
* Non-Federally Guaranteed Student Loans Recovered	1,874	658	-64.9	1,500	128.0	3,374	124.9	6,899	104.5
* Net Non-Federally Guaranteed Student Loans C/Os	5,667	10,712	89.0	10,973	2.4	28,629	160.9	210,108	633.9
** Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally Guaranteed Student Loans	0.01	0.02	60.9	0.02	-4.3	0.05	144.7	0.38	597.3
* Total 1st Mortgage RE Loan/LOCs Charged Off	3,686,478	1,764,788	-52.1	1,572,935	-10.9	936,499	-40.5	306,579	-67.3
* Total 1st Mortgage RE Loans/LOCs Recovered	724,479	292,785	-59.6	563,107	92.3	675,834	20.0	67,765	-90.0
* NET 1st MORTGAGE RE LOANS/LOCs C/Os	2,961,999	1,472,003	-50.3	1,009,828	-31.4	260,665	-74.2	238,814	-8.4
** Net Charge Offs - 1st Mortgage RE Loans/LOCs / Avg 1st Mortgage RE Loans/LOCs	0.13	0.06	-52.2	0.04	-33.5	0.01	-75.3	0.01	-14.2
* Total Other RE Loans/LOCs Charged Off	3,894,850	1,809,433	-53.5	1,412,473	-21.9	1,135,361	-19.6	1,540,353	35.7
* Total Other RE Loans/LOCs Recovered	1,370,266	509,017	-62.9	415,150	-18.4	574,514	38.4	597,416	4.0
* NET OTHER RE LOANS/LOCs C/Os	2,524,584	1,300,416	-48.5	997,323	-23.3	560,847	-43.8	942,937	68.1
**Net Charge Offs - Other RE Loans/LOCs / Avg Other RE Loans/LOCs	0.29	0.14	-50.8	0.11	-26.4	0.06	-48.3	0.08	50.8
* Total Real Estate Loans Charged Off	7,581,328	3,574,221	-52.9	2,985,408	-16.5	2,071,860	-30.6	1,846,932	-10.9
* Total Real Estate Lns Recovered	2,094,745	801,802	-61.7	978,257	22.0	1,250,348	27.8	665,181	-46.8
* NET Total Real Estate Loan C/Os	5,486,583	2,772,419	-49.5	2,007,151	-27.6	821,512	-59.1	1,181,751	43.9
** Net Charge Offs - Total RE Loans / Avg Total RE Loans	0.18	0.09	-51.5	0.06	-30.0	0.02	-61.3	0.03	33.1
* Total TDR 1st & Other Real Estate Lns Charged Off	871,284	348,593	-60.0	236,040	-32.3	281,000	19.0	109,485	-61.0
* Total TDR 1st & Other Real Estate Lns Recovered	83,382	84,492	1.3	41,025	-51.4	3,888	-90.5	219	-94.4
*NET TDR Real Estate C/Os	787,902	264,101	-66.5	195,015	-26.2	277,112	42.1	109,266	-60.6
** Net Charge Offs - Total TDR RE Loans / Avg Total TDR RE Loans	#NAME?	#NAME?	#####	#NAME?	#####	#NAME?	#####	#NAME?	#####
* Total Leases Receivable Charged Off	0	0	N/A	0	N/A	0	N/A	0	N/A
* Total Leases Receivable Recovered	0	0	N/A	0	N/A	0	N/A	0	N/A
* NET LEASES RECEIVABLE C/Os	0	0	N/A	0	N/A	0	N/A	0	N/A
**Net Charge Offs - Leases Receivable / Avg Leases Receivable	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
BANKRUPTCY SUMMARY									
Number of Members Who Filed Chapter 7 YTD	2,348	2,012	-14.3	1,994	-0.9	2,132	6.9	1,849	-13.3
Number of Members Who Filed Chapter 13 YTD	1,669	1,495	-10.4	2,229	49.1	2,496	12.0	1,352	-45.8
Number of Members Who Filed Chapter 11 or Chapter 12 YTD	4	2	-50.0	1	-50.0	2	100.0	24	1,100.0
Total Number of Members Who Filed Bankruptcy YTD	4,021	3,509	-12.7	4,224	20.4	4,630	9.6	3,225	-30.3
Total Loans Outstanding Subject to Bankruptcy (Ch 7,13,11, 12)	40,706,206	37,901,600	-6.9	40,907,653	7.9	51,178,167	25.1	40,371,093	-21.1
* All Loans Charged Off due to Bankruptcy YTD	10,167,037	10,747,954	5.7	10,875,279	1.2	11,698,317	7.6	11,566,531	-1.1
%Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	19.43	18.81	-3.2	17.45	-7.2	16.91	-3.1	15.28	-9.6
REAL ESTATE FORECLOSURE SUMMARY									
Real Estate Loans Foreclosed YTD	11,719,508	6,793,830	-42.0	6,127,308	-9.8	4,655,897	-24.0	6,074,059	30.5
Number of Real Estate Loans Foreclosed YTD	96	77	-19.8	53	-31.2	51	-3.8	67	31.4
TROUBLED DEBT RESTRUCTURED (TDR) LOANS OUTSTANDING									
TDR First Mortgage RE Loans	49,226,763	42,030,186	-14.6	39,597,288	-5.8	33,070,119	-16.5	32,760,812	-0.9
TDR Other RE Loans	5,300,850	6,163,247	16.3	4,959,349	-19.5	4,601,826	-7.2	4,748,110	3.2
Total TDR First and Other RE Loans	54,527,613	48,193,433	-11.6	44,556,637	-7.5	37,671,945	-15.5	37,508,922	-0.4
TDR RE Loans Also Reported as Commercial Loans ²	5,890,554	4,843,314	-17.8	3,891,880	-19.6	1,747,245	-55.1	622,232	-64.4
TDR Consumer Loans (Not Secured by RE)	12,441,447	11,124,412	-10.6	12,629,295	13.5	15,053,722	19.2	19,385,559	28.8
TDR Commercial Loans (Not Secured by RE) ²	4,104,964	840,273	-79.5	589,826	-29.8	449,555	-23.8	255,835	-43.1
Total TDR First RE, Other RE, Consumer, and Commercial Loans	71,074,024	60,158,118	-15.4	57,775,758	-4.0	53,175,222	-8.0	57,150,316	7.5
Total TDR Loans to Total Loans	#NAME?	#NAME?	#####	#NAME?	#####	#NAME?	#####	#NAME?	#####
Total TDR Loans to Net Worth	#NAME?	#NAME?	#####	#NAME?	#####	#NAME?	#####	#NAME?	#####
TDR portion of Allowance for Loan and Lease Losses	5,154,437	2,935,781	-43.0	2,353,288	-19.8	1,595,453	-32.2	1,143,098	-28.4
# Means the number is too large to display in the cell									
*Amounts are year-to-date while the related %change ratios are annualized.									
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)									
¹ The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.									
² Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy change may cause fluctuations from prior cycles.						9. Loan Losses, Bankruptcy Information, & TDRs			

	Indirect and Participation Lending								
Return to cover			For Charter :	N/A					
03/07/2019			Count of CU :	99					
CU Name: N/A			Asset Range :	N/A					
Peer Group: N/A			Criteria :	Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union					
			Count of CU in Peer Group :	N/A					
	Dec-2014	Dec-2015	% Chg	Dec-2016	% Chg	Dec-2017	% Chg	Dec-2018	% Chg
INDIRECT LOANS OUTSTANDING									
Indirect Loans - Point of Sale Arrangement	944,367,928	1,012,810,964	7.2	1,125,064,400	11.1	1,198,767,390	6.6	1,465,111,664	22.2
Indirect Loans - Outsourced Lending Relationship	493,093,308	523,334,971	6.1	632,540,482	20.9	920,406,947	45.5	1,017,577,175	10.6
Total Outstanding Indirect Loans	1,437,461,236	1,536,145,935	6.9	1,757,604,882	14.4	2,119,174,337	20.6	2,482,688,839	17.2
%Indirect Loans Outstanding / Total Loans	19.53	19.86	1.7	21.20	6.7	23.40	10.4	25.23	7.8
DELINQUENCY - INDIRECT LENDING ¹									
30 to 59 Days Delinquent	59,429,550	43,527,603	-26.8	41,159,624	-5.4	45,799,234	11.3	41,643,058	-9.1
60 to 179 Days Delinquent	16,962,054	16,152,195	-4.8	16,437,721	1.8	18,483,881	12.4	19,299,796	4.4
180 to 359 Days Delinquent	2,874,209	2,756,912	-4.1	3,092,510	12.2	4,218,971	36.4	3,453,915	-18.1
> = 360 Days Delinquent	351,549	355,395	1.1	440,764	24.0	685,179	55.5	573,334	-16.3
Total Del Indirect Lns (>= 60 Days)	20,187,812	19,264,502	-4.6	19,970,995	3.7	23,388,031	17.1	23,327,045	-0.3
%Indirect Loans Delinquent >= 60 Days / Total Indirect Loans	1.40	1.25	-10.7	1.14	-9.4	1.10	-2.9	0.94	-14.9
LOAN LOSSES - INDIRECT LENDING									
* Indirect Loans Charged Off	15,168,143	21,365,148	40.9	21,863,602	2.3	23,018,417	5.3	25,615,797	11.3
* Indirect Loans Recovered	1,942,942	2,019,024	3.9	2,431,942	20.5	2,880,065	18.4	3,262,446	13.3
* NET INDIRECT LOAN C/Os	13,225,201	19,346,124	46.3	19,431,660	0.4	20,138,352	3.6	22,353,351	11.0
**%Net Charge Offs - Indirect Loans / Avg Indirect Loans	0.99	1.30	31.2	1.18	-9.3	1.04	-11.9	0.97	-6.5
PARTICIPATION LOANS OUTSTANDING (Bal of Purchased + CU Portion of Part. Lns Interests Retained):									
Consumer	17,326,043	32,480,946	87.5	46,017,164	41.7	48,443,845	5.3	41,693,507	-13.9
Non-Federally Guaranteed Student Loans	20,144,547	20,525,907	1.9	20,427,342	-0.5	21,422,417	4.9	24,191,510	12.9
Real Estate	15,013,347	14,179,942	-5.6	19,487,929	37.4	55,500,331	184.8	69,952,650	26.0
Commercial Loans (excluding C&D) ²	22,850,887	24,082,881	5.4	23,070,816	-4.2	46,045,836	99.6	46,318,812	0.6
Commercial Construction & Development ²	606,382	1,307,124	115.6	3,733,828	185.7	3,356,179	-10.1	5,923,111	76.5
Loan Pools	108,475,788	121,121,072	11.7	106,562,650	-12.0	80,623,655	-24.3	52,417,556	-35.0
TOTAL PARTICIPATION LOANS (BALANCE OUTSTANDING)	201,906,440	231,904,048	14.9	241,883,347	4.3	255,392,263	5.6	240,497,146	-5.8
%Participation Loans Outstanding / Total Loans	2.74	3.00	9.3	2.92	-2.7	2.82	-3.3	2.44	-13.3
* Participation Loans Purchased YTD	85,311,586	93,368,978	9.4	70,873,971	-24.1	86,586,864	22.2	51,499,500	-40.5
%Participation Loans Purchased YTD / Total Loans Granted YTD	2.59	2.46	-5.0	1.71	-30.6	1.97	15.6	1.08	-45.4
PARTICIPATION LOANS SOLD:									
Participation Loan Interests Sold AND/OR Serviced (Participants' Balance Outstanding)	47,730,201	72,320,532	51.5	58,461,732	-19.2	80,673,753	38.0	114,187,481	41.5
Participation Loan Interests - Amount Retained (Outstanding)	23,550,598	26,973,775	14.5	25,826,138	-4.3	29,138,868	12.8	34,348,609	17.9
* Participation Loans Sold YTD	31,301,358	45,856,246	46.5	17,167,306	-62.6	45,399,323	164.5	66,569,875	46.6
** %Participation Loans Sold YTD / Total Assets	0.27	0.38	38.3	0.13	-64.4	0.34	152.1	0.48	41.1
WHOLE LOANS PURCHASED AND SOLD:									
*Loans Purchased in Full from Other Financial Institutions YTD	797,887	60,000	-92.5	5,094,732	8,391.2	0	-100.0	1,190,986	N/A
*Loans Purchased in Full from Other Sources YTD	48,000	5,142	-89.3	725,321	#####	434,600	-40.1	2,132,494	390.7
%Loans Purchased From Financial Institutions & Other Sources YTD / Loans Granted YTD	#NAME?	#NAME?	#####	#NAME?	#####	#NAME?	#####	#NAME?	#####
*Loans, Excluding RE, Sold in Full YTD	0	0	N/A	0	N/A	0	N/A	0	N/A
DELINQUENCY - PARTICIPATION LENDING ¹									
30 to 59 Days Delinquent	4,089,341	1,166,949	-71.5	1,286,592	10.3	1,008,549	-21.6	1,456,278	44.4
60 to 179 Days Delinquent	1,855,241	1,105,963	-40.4	972,575	-12.1	1,098,460	12.9	1,351,924	23.1
180 to 359 Days Delinquent	2,264,700	101,916	-95.5	124,639	22.3	227,729	82.7	135,849	-40.3
> = 360 Days Delinquent	292,340	238,252	-18.5	233,730	-1.9	244,193	4.5	189,915	-22.2
Total Del Participation Lns (>= 60 Days)	4,412,281	1,446,131	-67.2	1,330,944	-8.0	1,570,382	18.0	1,677,688	6.8
%Participation Loans Delinquent >= 60 Days / Total Participation Loans	2.19	0.62	-71.5	0.55	-11.8	0.61	11.7	0.70	13.4
LOAN LOSSES - PARTICIPATION LENDING									
* Participation Loans Charged Off	426,183	597,530	40.2	648,726	8.6	1,993,059	207.2	3,992,270	100.3
* Participation Loans Recovered	127,908	123,647	-3.3	108,634	-12.1	75,877	-30.2	83,637	10.2
* NET PARTICIPATION LOAN C/Os	298,275	473,883	58.9	540,092	14.0	1,917,182	255.0	3,908,633	103.9
**%Net Charge Offs - Participation Loans / Avg Participation Loans	#NAME?	#NAME?	#####	#NAME?	#####	#NAME?	#####	#NAME?	#####
*Amounts are year-to-date while the related %change ratios are annualized.									
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)									
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¹ The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.									
² Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy change may cause fluctuations from prior cycles.							10. IndirectAndParticipationLns		

	Real Estate Loan Information 1								
Return to cover		For Charter : N/A							
03/07/2019		Count of CU : 99							
CU Name: N/A		Asset Range : N/A							
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit							
		Count of CU in Peer Group : N/A							
	Dec-2014	Dec-2015	% Chg	Dec-2016	% Chg	Dec-2017	% Chg	Dec-2018	% Chg
REAL ESTATE LOANS OUTSTANDING:									
First Mortgages									
Fixed Rate > 15 years	713,477,935	776,805,744	8.9	864,608,066	11.3	1,089,208,561	26.0	1,068,105,279	-1.9
Fixed Rate 15 years or less	709,217,201	670,321,253	-5.5	638,489,890	-4.7	509,050,012	-20.3	611,527,352	20.1
Other Fixed Rate	28,057,043	29,330,628	4.5	26,707,199	-8.9	32,737,037	22.6	41,008,336	25.3
Total Fixed Rate First Mortgages	1,450,752,179	1,476,457,625	1.8	1,529,805,155	3.6	1,630,995,610	6.6	1,720,640,967	5.5
Balloon/Hybrid > 5 years	172,447,184	224,442,559	30.2	242,727,198	8.1	140,602,966	-42.1	204,688,080	45.6
Balloon/Hybrid 5 years or less	521,532,577	484,674,546	-7.1	484,874,720	0.0	469,559,446	-3.2	493,670,686	5.1
Total Balloon/Hybrid First Mortgages	693,979,761	709,117,105	2.2	727,601,918	2.6	610,162,412	-16.1	698,358,766	14.5
Adjustable Rate First Mtgs 1 year or less	60,364,884	61,617,455	2.1	53,837,935	-12.6	53,920,727	0.2	47,821,869	-11.3
Adjustable Rate First Mtgs >1 year	95,172,355	117,907,112	23.9	138,365,691	17.4	292,605,738	111.5	322,180,486	10.1
Total Adjustable First Mortgages	155,537,239	179,524,567	15.4	192,203,626	7.1	346,526,465	80.3	370,002,355	6.8
TOTAL FIRST MORTGAGE RE LOANS OUTSTANDING	2,300,269,179	2,365,099,297	2.8	2,449,610,699	3.6	2,587,684,487	5.6	2,789,002,088	7.8
Other Real Estate Loans									
Closed End Fixed Rate	237,699,234	223,338,564	-6.0	205,118,153	-8.2	354,391,943	72.8	232,309,983	-34.4
Closed End Adjustable Rate	13,683,378	8,183,053	-40.2	25,260,323	208.7	53,831,801	113.1	32,152,383	-40.3
Open End Adjustable Rate (HELOC)	611,705,187	666,161,757	8.9	715,148,617	7.4	657,868,363	-8.0	916,184,918	39.3
Open End Fixed Rate	19,132,690	14,707,529	-23.1	12,068,306	-17.9	11,724,241	-2.9	10,190,409	-13.1
TOTAL OTHER REAL ESTATE OUTSTANDING	882,220,489	912,390,903	3.4	957,595,399	5.0	1,077,816,348	12.6	1,190,837,693	10.5
TOTAL RE (FIRST AND OTHER) OUTSTANDING	3,182,489,668	3,277,490,200	3.0	3,407,206,098	4.0	3,665,500,835	7.6	3,979,839,781	8.6
RE LOAN SUMMARY (FIX, ADJ):									
First Mortgage Fixed Rate (includes Hybrids/Balloons > 5yrs)	1,623,199,363	1,700,900,184	4.8	1,772,532,353	4.2	1,771,598,576	-0.1	1,925,329,047	8.7
Other RE Fixed Rate	256,831,924	238,046,093	-7.3	217,186,459	-8.8	366,116,184	68.6	242,500,392	-33.8
Total Fixed Rate RE Outstanding	1,880,031,287	1,938,946,277	3.1	1,989,718,812	2.6	2,137,714,760	7.4	2,167,829,439	1.4
%(Total Fixed Rate RE/Total Assets)	16.33	15.91	-2.6	15.50	-2.5	15.87	2.4	15.49	-2.4
%(Total Fixed Rate RE/Total Loans)	25.55	25.07	-1.9	24.00	-4.3	23.61	-1.6	22.03	-6.7
First Mortgage Adj Rate (includes Hybrids/Balloons < 5 yrs)	677,069,816	664,199,113	-1.9	677,078,346	1.9	816,085,911	20.5	863,673,041	5.8
Other RE Adj Rate	625,388,565	674,344,810	7.8	740,408,940	9.8	711,700,164	-3.9	948,337,301	33.2
Total Adj Rate RE Outstanding	1,302,458,381	1,338,543,923	2.8	1,417,487,286	5.9	1,527,786,075	7.8	1,812,010,342	18.6
MISCELLANEOUS RE INFORMATION:									
Outstanding Interest Only & Payment Option First Mtg Loans	15,029,786	24,301,452	61.7	18,836,364	-22.5	22,909,125	21.6	19,864,349	-13.3
Outstanding Interest Only & Payment Option Other RE / LOCs Loans	15,606,470	18,894,406	21.1	38,701,224	104.8	64,980,276	67.9	83,729,126	28.9
TOTAL Outstanding Interest Only & Payment Option First & Other RE Loans	30,636,256	43,195,858	41.0	57,537,588	33.2	87,889,401	52.8	103,593,475	17.9
%(Interest Only & Payment Option First & Other RE Loans / Total Assets)	0.27	0.35	33.1	0.45	26.5	0.65	45.6	0.74	13.4
%(Interest Only & Payment Option First & Other RE Loans / Net Worth)	2.50	3.37	34.8	4.20	24.7	6.17	46.9	6.82	10.6
Outstanding Residential Construction (Excluding Commercial Purpose Loans) ¹	2,619,570	2,924,382	11.6	2,944,159	0.7	3,569,841	21.3	6,697,127	87.6
Allowance for Loan Losses on all RE Loans	13,477,147	10,165,491	-24.6	7,258,243	-28.6	5,290,166	-27.1	4,204,003	-20.5
* REAL ESTATE LOANS - AMOUNT GRANTED:									
* First Mortgages									
* Fixed Rate > 15 years	385,091,197	734,076,530	90.6	845,639,389	15.2	776,567,901	-8.2	875,899,554	12.8
* Fixed Rate 15 years or less	201,212,194	261,636,459	30.0	296,488,041	13.3	212,978,050	-28.2	191,460,237	-10.1
* Other Fixed Rate	5,633,014	10,104,532	79.4	4,149,878	-58.9	7,375,384	77.7	13,060,244	77.1
* Total Fixed Rate First Mortgages	591,936,405	1,005,817,521	69.9	1,146,277,308	14.0	996,921,335	-13.0	1,080,420,035	8.4
* Balloon/Hybrid > 5 years	104,964,154	98,653,850	-6.0	63,588,612	-35.5	107,136,720	68.5	122,474,189	14.3
* Balloon/Hybrid 5 years or less	125,298,925	104,964,326	-16.2	88,137,477	-16.0	114,902,910	30.4	116,481,241	1.4
* Total Balloon/Hybrid First Mortgages	230,263,079	203,618,176	-11.6	151,726,089	-25.5	222,039,630	46.3	238,955,430	7.6
* Adjustable Rate First Mtgs 1 year or less	21,141,522	18,619,299	-11.9	19,166,101	2.9	12,313,589	-35.8	14,208,310	15.4
* Adjustable Rate First Mtgs >1 year	19,712,371	25,332,189	28.5	29,271,650	15.6	29,245,595	-0.1	28,115,426	-3.9
* Total Adjustable First Mortgages	40,853,893	43,951,488	7.6	48,437,751	10.2	41,559,184	-14.2	42,323,736	1.8
* TOTAL FIRST MORTGAGE RE LOANS GRANTED	863,053,377	1,253,387,185	45.2	1,346,441,148	7.4	1,260,520,149	-6.4	1,361,699,201	8.0
* Amounts are year-to-date while the related %change ratios are annualized.									
# Means the number is too large to display in the cell									
¹ Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy change may cause fluctuations from prior cycles.								11. RELoans 1	

	Real Estate Loan Information 2								
Return to cover		For Charter :	N/A						
03/07/2019		Count of CU :	99						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit						
	Count of CU in Peer Group :			N/A					
	Dec-2014	Dec-2015	% Chg	Dec-2016	% Chg	Dec-2017	% Chg	Dec-2018	% Chg
* OTHER REAL ESTATE (Granted)									
* Closed End Fixed Rate	61,081,674	71,914,031	17.7	38,196,102	-46.9	59,081,366	54.7	81,144,731	37.3
* Closed End Adjustable Rate	3,468,718	5,234,682	50.9	3,967,305	-24.2	23,030,788	480.5	8,531,173	-63.0
* Open End Adjustable Rate (HELOC)	184,445,136	181,857,849	-1.4	239,187,719	31.5	295,132,430	23.4	262,056,878	-11.2
* Open End Fixed Rate and Other	2,401,025	1,967,325	-18.1	3,759,872	91.1	3,492,157	-7.1	5,280,772	51.2
* TOTAL OTHER REAL ESTATE GRANTED	251,396,553	260,973,887	3.8	285,110,998	9.2	380,736,741	33.5	357,013,554	-6.2
* TOTAL RE (FIRST AND OTHER) GRANTED	1,114,449,930	1,514,361,072	35.9	1,631,552,146	7.7	1,641,256,890	0.6	1,718,712,755	4.7
%(Total Fixed Rate RE Granted YTD/Total Loans Granted YTD)	23.05	31.01	34.5	30.12	-2.9	26.56	-11.8	26.96	1.5
RE LOANS SOLD/SERVICED									
* First Mortgage R.E. Loans Sold	509,615,622	819,742,782	60.9	1,032,981,830	26.0	780,774,917	-24.4	1,144,885,572	46.6
%(First Mtg RE Loans Sold/ First Mtg RE Loans Granted)	59.05	65.40	10.8	76.72	17.3	61.94	-19.3	84.08	35.7
AMT of Mortgage Servicing Rights	14,603,607	16,178,116	10.8	18,185,416	12.4	18,464,904	1.5	20,031,234	8.5
Outstanding RE Loans Sold But Serviced	2,820,023,394	2,902,338,423	2.9	3,490,595,520	20.3	3,719,133,801	6.5	3,930,173,890	5.7
% (Mortgage Servicing Rights / Net Worth)	1.19	1.26	5.9	1.33	5.2	1.30	-2.3	1.32	1.8
MISC. RE LOAN INFORMATION									
S-Term (<5 Yrs) R.E. Loan (Exc. MBL)	1,260,117,270	1,263,412,349	0.3	1,335,394,097	5.7	1,460,631,759	9.4	1,490,384,537	2.0
R.E. Lns also Commercial Lns ¹	293,752,826	311,672,787	6.1	350,800,645	12.6	303,818,760	-13.4	377,421,790	24.2
REVERSE MORTGAGES									
Federally Insured Home Equity Conversion Mortgage (HECM)	0	0	N/A	0	N/A	0	N/A	0	N/A
Proprietary Reverse Mortgage Products	0	0	N/A	0	N/A	0	N/A	0	N/A
Total Reverse Mortgages	0	0	N/A	0	N/A	0	N/A	0	N/A
RE LOAN TDRS OUTSTANDING									
TDR First Mortgage RE Loans	49,226,763	42,030,186	-14.6	39,597,288	-5.8	33,070,119	-16.5	32,760,812	-0.9
TDR Other RE Loans	5,300,850	6,163,247	16.3	4,959,349	-19.5	4,601,826	-7.2	4,748,110	3.2
Total TDR First and Other RE Loans	54,527,613	48,193,433	-11.6	44,556,637	-7.5	37,671,945	-15.5	37,508,922	-0.4
TDR RE Loans Also Reported as Commercial Loans ¹	5,890,554	4,843,314	-17.8	3,891,880	-19.6	1,747,245	-55.1	622,232	-64.4
REAL ESTATE LOAN DELINQUENCY									
R.E. LOANS DELINQUENT > =60 Days ¹									
First Mortgage Fixed Rate (includes Balloon/Hybrids > 5 yrs)	17,714,354	12,922,406	-27.1	11,888,991	-8.0	10,251,776	-13.8	15,329,766	49.5
First Mortgage Adj Rate (includes Balloon/Hybrids < 5 yrs)	7,467,450	6,273,910	-16.0	5,909,700	-5.8	4,447,062	-24.7	6,798,481	52.9
Other R.E. Fixed Rate	2,194,685	1,242,366	-43.4	703,403	-43.4	3,461,834	392.2	1,671,123	-51.7
Other R.E. Adj. Rate	1,982,126	2,158,332	8.9	2,110,055	-2.2	1,535,635	-27.2	3,603,142	134.6
TOTAL DEL R.E. DELINQUENT >= 60 Days	29,358,615	22,597,014	-23.0	20,612,149	-8.8	19,696,307	-4.4	27,402,512	39.1
DELINQUENT 30 to 59 Days									
First Mortgage	40,436,090	36,134,704	-10.6	34,018,806	-5.9	36,379,341	6.9	32,670,323	-10.2
Other	6,254,520	5,804,649	-7.2	5,963,374	2.7	7,186,854	20.5	7,284,306	1.4
TOTAL DEL RE 30 to 59 Days	46,690,610	41,939,353	-10.2	39,982,180	-4.7	43,566,195	9.0	39,954,629	-8.3
TOTAL DEL R.E. LOANS >= 30 Days	76,049,225	64,536,367	-15.1	60,594,329	-6.1	63,262,502	4.4	67,357,141	6.5
RE LOAN DELINQUENCY RATIOS									
% R.E. LOANS DQ >= 30 Days	2.39	1.97	-17.6	1.78	-9.7	1.73	-3.0	1.69	-1.9
% R.E. LOANS DQ >= 60 Days	0.92	0.69	-25.3	0.60	-12.3	0.54	-11.2	0.69	28.1
TDR REAL ESTATE LOANS DELINQUENT >= 60 Days									
TDR First Mortgage RE Loans Delinquent >= 60 Days	5,800,131	4,526,536	-22.0	4,760,275	5.2	4,099,668	-13.9	3,674,172	-10.4
TDR Other RE Loans Delinquent >= 60 Days	353,987	548,707	55.0	401,489	-26.8	567,301	41.3	1,026,282	80.9
Total TDR First and Other RE Loans Delinquent >= 60 Days	6,154,118	5,075,243	-17.5	5,161,764	1.7	4,666,969	-9.6	4,700,454	0.7
% Total TDR 1st and Other RE Delinquent >= 60 Days / Total TDR 1st and Other RE	11.29	10.53	-6.7	11.58	10.0	12.39	6.9	12.53	1.2
TDR RE Loans Also Reported as Commercial Loans Delinquent >= 60 Days ^{1 2}	412,501	274,905	-33.4	462,890	68.4	256,847	-44.5	0	-100.0
% TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans ^{1 2}	0.00	0.00	N/A	0.00	N/A	14.70	N/A	0.00	-100.0
REAL ESTATE LOANS/LOC CHARGE-OFFS AND RECOVERIES:									
* Total 1st Mortgage Lns Charged Off	3,686,478	1,764,788	-52.1	1,572,935	-10.9	936,499	-40.5	306,579	-67.3
* Total 1st Mortgage Lns Recovered	724,479	292,785	-59.6	563,107	92.3	675,834	20.0	67,765	-90.0
* NET 1st MORTGAGE LN C/Os	2,961,999	1,472,003	-50.3	1,009,828	-31.4	260,665	-74.2	238,814	-8.4
** Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans	0.13	0.06	-52.2	0.04	-33.5	0.01	-75.3	0.01	-14.2
* Total Other RE Lns Charged Off	3,894,850	1,809,433	-53.5	1,412,473	-21.9	1,135,361	-19.6	1,540,353	35.7
* Total Other RE Lns Recovered	1,370,266	509,017	-62.9	415,150	-18.4	574,514	38.4	597,416	4.0
* NET OTHER RE LN C/Os	2,524,584	1,300,416	-48.5	997,323	-23.3	560,847	-43.8	942,937	68.1
** %Net Charge Offs Other RE Loans / Avg Other RE Loans	0.29	0.14	-50.8	0.11	-26.4	0.06	-48.3	0.08	50.8
* Amounts are year-to-date and the related % change ratios are annualized.									
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)									
# Means the number is too large to display in the cell									
¹ Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy change may cause fluctuations from prior cycles.									
² The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.									
12. RELoans 2									

	Commercial Loan Information															
Return to cover			For Charter :	N/A												
03/07/2019			Count of CU :	99												
CU Name: N/A			Asset Range :	N/A												
Peer Group: N/A			Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured													
			Count of CU in Peer Group : N/A													
			Dec-2014	Dec-2015	% Chg	Dec-2016	% Chg	Dec-2017	% Chg	Dec-2018	% Chg					
COMMERCIAL LOANS																
Commercial Loans to Members ^{1 3}			312,112,028	328,789,402	5.3	366,443,361	11.5	306,661,554	-16.3	370,717,185	20.9					
Purchased Commercial Loans or Participations to Nonmembers ^{1 3}			29,844,043	27,090,902	-9.2	35,096,410	29.6	34,810,350	-0.8	45,276,275	30.1					
Total Commercial Loans ^{1 3}			341,956,071	355,880,304	4.1	401,539,771	12.8	341,471,904	-15.0	415,993,460	21.8					
Unfunded Commitments ^{1 3}			12,254,104	14,838,328	21.1	18,718,057	26.1	15,570,012	-16.8	44,595,368	186.4					
TOTAL COMMERCIAL LOANS LESS UNFUNDED COMMITMENTS ¹			329,701,967	341,041,976	3.4	382,821,714	12.3	341,471,904	-10.8	415,993,460	21.8					
%(Total Commercial Loans / Total Assets)			#NAME?	#NAME?	#####	#NAME?	#####	#NAME?	#####	#NAME?	#####					
NUMBER OF COMMERCIAL LOANS OUTSTANDING: ¹																
Number of Outstanding Commercial Loans to Members			1,870	2,092	11.9	2,325	11.1	1,199	-48.4	1,360	13.4					
Number of Outstanding Purchased Commercial Loans or Participation Interests to Nonmembers			159	135	-15.1	135	0.0	125	-7.4	155	24.0					
Total Number of Commercial Loans Outstanding			2,029	2,227	9.8	2,460	10.5	1,324	-46.2	1,515	14.4					
REAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS & NON-																
Construction and Development			6,216,610	2,855,488	-54.1	13,684,819	379.2	13,407,167	-2.0	19,850,643	48.1					
Farmland			1,358,024	1,270,958	-6.4	947,887	-25.4	3,699,434	290.3	3,526,752	-4.7					
Non-Farm Residential Property			113,578,531	125,279,942	10.3	132,272,305	5.6	N/A		N/A						
Multifamily			N/A	N/A		N/A		36,080,883		44,357,352	22.9					
Owner Occupied, Non-Farm, Non-Residential Property			80,667,492	77,327,560	-4.1	91,676,422	18.6	141,102,188	53.9	161,321,023	14.3					
Non-Owner Occupied, Non-Farm, Non-Residential Property			103,435,158	113,997,183	10.2	124,957,636	9.6	109,529,087	-12.3	148,366,020	35.5					
Total Real Estate Secured Commercial Loans			305,255,815	320,731,131	5.1	363,539,069	13.3	303,818,759	-16.4	377,421,790	24.2					
NON-REAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS & NON-MEMBERS) ¹																
Loans to finance agricultural production and other loans to farmers			499,186	628,897	26.0	764,214	21.5	655,866	-14.2	782,581	19.3					
Commercial and Industrial Loans			33,977,269	31,668,269	-6.8	34,193,124	8.0	34,877,580	2.0	35,710,941	2.4					
Unsecured Commercial Loans			855,551	1,122,205	31.2	922,317	-17.8	1,371,089	48.7	1,138,169	-17.0					
Unsecured Revolving Lines of Credit (Commercial Purpose)			1,368,250	1,729,802	26.4	2,121,047	22.6	748,610	-64.7	939,979	25.6					
Total Non-Real Estate Secured Commercial Loans			36,700,256	35,149,173	-4.2	38,000,702	8.1	37,653,145	-0.9	38,571,670	2.4					
NUMBER OF COMMERCIAL LOANS OUTSTANDING BY TYPE ¹																
Number - Construction and Development			21	11	-47.6	26	136.4	23	-11.5	43	87.0					
Number - Farmland			6	6	0.0	6	0.0	14	133.3	14	0.0					
Number - Non-Farm Residential Property			925	982	6.2	1,119	14.0	N/A		N/A						
Multifamily			N/A	N/A		N/A		128		148	15.6					
Number - Owner Occupied, Non-Farm, Non-Residential Property			214	212	-0.9	234	10.4	312	33.3	367	17.6					
Number - Non-Owner Occupied, Non-Farm, Non-Residential Property			271	295	8.9	307	4.1	289	-5.9	308	6.6					
Total Number of Real Estate Secured Commercial Loans			1,437	1,506	4.8	1,692	12.4	766	-54.7	880	14.9					
Number - Loans to finance agricultural production and other loans to farmers			26	23	-11.5	21	-8.7	17	-19.0	21	23.5					
Number - Commercial and Industrial Loans			291	381	30.9	463	21.5	439	-5.2	531	21.0					
Number - Unsecured Commercial Loans			33	39	18.2	35	-10.3	43	22.9	38	-11.6					
Number - Unsecured Revolving Lines of Credit (Commercial Purpose)			242	278	14.9	249	-10.4	59	-76.3	45	-23.7					
Total Number of Non-Real Estate Secured Commercial Loans			592	721	21.8	768	6.5	558	-27.3	635	13.8					
AMOUNT OF COMMERCIAL LOANS GRANTED OR PURCHASED: ¹																
* Member Commercial Loans Granted YTD			85,340,460	80,852,852	-5.3	91,637,561	13.3	95,183,300	3.9	143,632,008	50.9					
* Purchased or Participation Interests to Nonmembers			6,432,500	3,932,072	-38.9	6,180,946	57.2	6,599,551	6.8	14,495,319	119.6					
DELINQUENCY - COMMERCIAL LOANS ²																
30 to 59 Days Delinquent			4,790,476	1,825,603	-61.9	4,213,129	130.8	3,200,996	-24.0	3,614,794	12.9					
60 to 179 Days Delinquent			1,567,977	692,023	-55.9	773,843	11.8	2,290,001	195.9	3,612,557	57.8					
180 to 359 Days Delinquent			3,496,526	984,826	-71.8	63,957	-93.5	16,918	-73.5	449,549	2,557.2					
> = 360 Days Delinquent			649,141	464,561	-28.4	856,995	84.5	312,344	-63.6	247,901	-20.6					
Total Del Loans - All Types (>= 60 Days)			5,713,644	2,141,410	-62.5	1,694,795	-20.9	2,619,263	54.5	4,310,007	64.6					
COMMERCIAL LOAN DELINQUENCY RATIOS ¹																
% Comm Lns > = 30 Days Delinquent			3.19	1.16	-63.5	1.54	32.7	#NAME?	#####	#NAME?	#####					
% Comm Lns >= 60 Days Delinquent (Reportable delinquency)			1.73	0.63	-63.8	0.44	-29.5	#NAME?	#####	#NAME?	#####					
COMMERCIAL LOAN CHARGE-OFFS AND RECOVERIES: ¹																
*Total Comm Lns Charge Offs			1,429,569	1,007,518	-29.5	540,702	-46.3	1,485,219	174.7	326,085	-78.0					
*Total Comm Lns Recoveries			1,736,438	958,554	-44.8	136,045	-85.8	552,451	306.1	209,235	-62.1					
AGRICULTURAL RELATED COMMERCIAL LOAN DELINQUENCY (reported in Comm Lns above) ¹																
% Commercial Agricultural Related > = 60 Days Delinquent (Reportable delinquency)			0.00	0.00	N/A	0.00	N/A	#NAME?	#####	#NAME?	#####					
MISCELLANEOUS LOAN INFORMATION: ¹																
Real Estate Loans also Reported as Commercial Loans ¹			293,752,826	311,672,787	6.1	350,800,645	12.6	303,818,760	-13.4	377,421,790	24.2					
Agricultural Related Commercial Loans			1,857,210	1,899,855	2.3	1,712,101	-9.9	4,355,300	154.4	4,309,333	-1.1					
Number of Outstanding Agricultural Related Loans			32	29	-9.4	27	-6.9	31	14.8	35	12.9					
Commercial Loans and Participations Sold- Servicing Rights Retained- Outstanding			N/A	N/A		N/A		3,867,400		5,630,693	45.6					
*Commercial Loans and Participations Sold -no servicing rights- YTD			1,579,414	868,277	-45.0	140,000	-83.9	0	-100.0	0	N/A					
SBA Loans Outstanding			4,041,635	3,969,871	-1.8	3,804,539	-4.2	3,929,808	3.3	3,484,194	-11.3					
Number of SBA Loans Outstanding			19	19	0.0	20	5.3	24	20.0	18	-25.0					
Total Member Business Loans - (NMBLB)			312,112,028	328,789,402	5.3	366,443,361	11.5	376,096,064	2.6	431,457,647	14.7					
%(NMBLB / Total Assets)			#NAME?	#NAME?	#####	#NAME?	#####	#NAME?	#####	#NAME?	#####					
* Amounts are year-to-date and the related % change ratios are annualized.																
¹ Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy change may cause fluctuations from prior cycles.																
² The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.																
³ Prior to September 2017, Member business loans were reported including unfunded commitments.																
13. MBLB																

	Investments, Cash, & Cash Equivalents								
		For Charter : N/A							
03/07/2019		Count of CU : 99							
CU Name: N/A		Asset Range : N/A							
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union							
	Count of CU in Peer Group : N/A								
	Dec-2014	Dec-2015	% Chg	Dec-2016	% Chg	Dec-2017	% Chg	Dec-2018	% Chg
INVESTMENT, CASH ON DEPOSIT AND CASH EQUIVALENTS									
ASC 320 CLASS OF INVESTMENTS									
Held to Maturity < 1 yr	10,970,898	18,799,263	71.4	15,827,818	-15.8	22,110,901	39.7	10,789,292	-51.2
Held to Maturity 1-3 yrs	40,225,938	56,470,609	40.4	71,355,764	26.4	49,184,492	-31.1	52,620,938	7.0
Held to Maturity 3-5 yrs	54,274,442	25,070,650	-53.8	22,469,921	-10.4	29,610,711	31.8	44,084,252	48.9
Held to Maturity 5-10 yrs	24,985,023	14,787,512	-40.8	8,968,307	-39.4	8,288,917	-7.6	5,457,112	-34.2
Held to Maturity 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Held to Maturity > 10 yrs	4,232,803	0	-100.0	0	N/A	0	N/A	137,988	N/A
TOTAL HELD TO MATURITY	134,689,104	115,128,034	-14.5	118,621,810	3.0	109,195,021	-7.9	113,089,582	3.6
Available for Sale < 1 yr	129,604,506	195,458,945	50.8	261,845,175	34.0	257,113,685	-1.8	259,726,344	1.0
Available for Sale 1-3 yrs	720,904,062	685,699,284	-4.9	601,525,640	-12.3	605,087,015	0.6	643,520,817	6.4
Available for Sale 3-5 yrs	747,526,186	770,726,758	3.1	919,306,479	19.3	875,587,477	-4.8	679,422,831	-22.4
Available for Sale 5-10 yrs	168,248,909	115,815,282	-31.2	143,662,262	24.0	106,340,830	-26.0	129,139,920	21.4
Available for Sale 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Available for Sale > 10 yrs	24,316,793	18,027,410	-25.9	5,602,792	-68.9	1,191,876	-78.7	4,210,529	253.3
TOTAL AVAILABLE FOR SALE	1,790,600,456	1,785,727,679	-0.3	1,931,942,348	8.2	1,845,320,883	-4.5	1,716,020,441	-7.0
Trading < 1 year	0	0	N/A	0	N/A	0	N/A	0	N/A
Trading 1-3 years	0	0	N/A	0	N/A	0	N/A	0	N/A
Trading 3-5 years	0	0	N/A	0	N/A	0	N/A	0	N/A
Trading 5-10 years	21,159,784	20,002,670	-5.5	20,371,499	1.8	18,421,102	-9.6	0	-100.0
Trading 3-10 years	N/A	N/A		N/A		N/A		N/A	
Trading > 10 years	0	0	N/A	0	N/A	0	N/A	0	N/A
TOTAL TRADING	21,159,784	20,002,670	-5.5	20,371,499	1.8	18,421,102	-9.6	0	-100.0
Other Investments < 1 yr	877,675,989	1,251,214,869	42.6	1,159,458,097	-7.3	1,061,188,136	-8.5	980,789,861	-7.6
Other Investments 1-3 yrs	399,635,329	331,907,106	-16.9	292,691,815	-11.8	306,291,831	4.6	295,692,087	-3.5
Other Investments 3-5 yrs	115,148,631	99,762,513	-13.4	96,153,920	-3.6	84,686,534	-11.9	66,111,841	-21.9
Other Investments 5-10 yrs	47,007,169	38,456,725	-18.2	10,138,433	-73.6	9,435,955	-6.9	5,711,579	-39.5
Other Investments 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Other Investments > 10 yrs	1,420,147	1,647,617	16.0	486,724	-70.5	1,701,262	249.5	2,195,544	29.1
TOTAL Other Investments	1,440,887,265	1,722,988,830	19.6	1,558,928,989	-9.5	1,463,303,718	-6.1	1,350,500,912	-7.7
MATURITIES :									
Total Investments < 1 yr	1,018,251,393	1,465,473,077	43.9	1,437,131,090	-1.9	1,340,412,722	-6.7	1,251,305,497	-6.6
Total Investments 1-3 yrs	1,160,765,329	1,074,076,999	-7.5	965,573,219	-10.1	960,563,338	-0.5	991,833,842	3.3
Total Investments 3-5 yrs	916,949,259	895,559,921	-2.3	1,037,930,320	15.9	989,884,722	-4.6	789,618,924	-20.2
Total Investments 5-10 yrs	261,400,885	189,062,189	-27.7	183,140,501	-3.1	142,486,804	-22.2	140,308,611	-1.5
Total Investments 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Total Investments > 10 yrs	29,969,743	19,675,027	-34.4	6,089,516	-69.0	2,893,138	-52.5	6,544,061	126.2
Total	3,387,336,609	3,643,847,213	7.6	3,629,864,646	-0.4	3,436,240,724	-5.3	3,179,610,935	-7.5
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									14. InvCash

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		Miscellaneous Information, Programs, Services								
Return to cover			For Charter : N/A							
03/07/2019			Count of CU : 99							
CU Name: N/A			Asset Range : N/A							
Peer Group: N/A			Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union							
		Count of CU in Peer Group : N/A								
		Dec-2014	Dec-2015	% Chg	Dec-2016	% Chg	Dec-2017	% Chg	Dec-2018	% Chg
MEMBERSHIP:										
Num Current Members		1,353,587	1,389,705	2.7	1,415,570	1.9	1,453,386	2.7	1,507,272	3.7
Num Potential Members		34,288,419	33,715,033	-1.7	37,227,328	10.4	33,190,253	-10.8	33,019,377	-0.5
% Current Members to Potential Members		3.95	4.12	4.4	3.80	-7.7	4.38	15.2	4.56	4.2
* % Membership Growth		2.53	2.67	5.5	1.86	-30.2	2.67	43.5	3.71	38.8
Total Num Savings Accts		2,527,354	2,621,112	3.7	2,657,678	1.4	2,739,099	3.1	2,837,355	3.6
EMPLOYEES:										
Num Full-Time Employees		3,482	3,612	3.7	3,708	2.7	3,779	1.9	3,966	4.9
Num Part-Time Employees		439	422	-3.9	385	-8.8	352	-8.6	340	-3.4
BRANCHES:										
Num of CU Branches		315	313	-0.6	310	-1.0	321	3.5	322	0.3
Num of CUs Reporting Shared Branches		30	30	0.0	30	0.0	30	0.0	31	3.3
Plan to add new branches or expand existing facilities		11	11	0.0	15	36.4	14	-6.7	15	7.1
MISCELLANEOUS LOAN INFORMATION:										
**Total Amount of Loans Granted YTD		3,298,350,353	3,799,506,715	15.2	4,156,782,511	9.4	4,392,465,382	5.7	4,782,698,439	8.9
**Total Payday Alternative Loans (PAL Loans) Granted Year to Date (FCUs Only)		0	0	N/A	0	N/A	0	N/A	0	N/A
MEMBER SERVICE AND PRODUCT OFFERINGS (Credit Programs):										
Commercial Loans		33	32	-3.0	32	0.0	32	0.0	32	0.0
Credit Builder		24	28	16.7	27	-3.6	27	0.0	26	-3.7
Debt Cancellation/Suspension		6	5	-16.7	5	0.0	4	-20.0	5	25.0
Direct Financing Leases		0	0	N/A	0	N/A	0	N/A	0	N/A
Indirect Commercial Loans		9	9	0.0	8	-11.1	8	0.0	8	0.0
Indirect Consumer Loans		35	34	-2.9	35	2.9	33	-5.7	32	-3.0
Indirect Mortgage Loans		10	9	-10.0	9	0.0	8	-11.1	11	37.5
Interest Only or Payment Option 1st Mortgage Loans		10	11	10.0	11	0.0	11	0.0	11	0.0
Micro Business Loans		11	13	18.2	12	-7.7	12	0.0	12	0.0
Micro Consumer Loans		14	14	0.0	12	-14.3	11	-8.3	11	0.0
Overdraft Lines of Credit		64	64	0.0	59	-7.8	57	-3.4	55	-3.5
Overdraft Protection		58	57	-1.7	55	-3.5	52	-5.5	51	-1.9
Participation Loans		45	43	-4.4	40	-7.0	39	-2.5	44	12.8
Pay Day Loans		15	15	0.0	15	0.0	16	6.7	16	0.0
Real Estate Loans		83	80	-3.6	78	-2.5	74	-5.1	69	-6.8
Refund Anticipation Loans		2	2	0.0	2	0.0	2	0.0	2	0.0
Risk Based Loans		83	82	-1.2	80	-2.4	76	-5.0	73	-3.9
Share Secured Credit Cards		31	30	-3.2	31	3.3	29	-6.5	30	3.4
Payday Alternative Loans (PAL Loans)		0	0	N/A	0	N/A	0	N/A	0	N/A
MEMBER SERVICE AND PRODUCT OFFERINGS (Other Programs):										
ATM/Debit Card Program		86	82	-4.7	79	-3.7	77	-2.5	77	0.0
Commercial Share Accounts		45	44	-2.2	42	-4.5	44	4.8	43	-2.3
Check Cashing		63	60	-4.8	60	0.0	60	0.0	61	1.7
First Time Homebuyer Program		12	13	8.3	14	7.7	14	0.0	16	14.3
Health Savings Accounts		12	12	0.0	12	0.0	12	0.0	13	8.3
Individual Development Accounts		2	2	0.0	2	0.0	2	0.0	3	50.0
In-School Branches		1	1	0.0	1	0.0	1	0.0	1	0.0
Insurance/Investment Sales		36	36	0.0	36	0.0	35	-2.8	35	0.0
International Remittances		20	19	-5.0	20	5.3	20	0.0	20	0.0
Low Cost Wire Transfers		83	81	-2.4	77	-4.9	75	-2.6	73	-2.7
**Number of International Remittances Originated YTD		3,825	3,922	2.5	4,008	2.2	4,162	3.8	4,461	7.2
MERGERS/ACQUISITIONS:										
Completed Merger/Acquisition Qualifying for Business Combo Acctng (FAS 141R)		5	7	40.0	10	42.9	13	30.0	13	0.0
Adjusted Retained Earnings Obtained through Business Combinations		2,378,003	6,119,825	157.4	15,567,369	154.4	17,042,824	9.5	19,237,034	12.9
Fixed Assets - Capital & Operating Leases										
Aggregate of Future Capital and Operating Lease Pmts on Fixed Assets (not discounted to PV)		23,176,926	27,327,327	17.9	28,683,342	5.0	33,195,608	15.7	28,929,548	-12.9
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)										
** Amount is year-to-date and the related % change ratio is annualized.										
# Means the number is too large to display in the cell									17.MiscInfoAndService	

	Information Systems & Technology								
Return to cover		For Charter : N/A							
03/07/2019		Count of CU : 99							
CU Name: N/A	Asset Range : N/A								
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally							
	Count of CU in Peer Group : N/A								
	Dec-2014	Dec-2015	% Chg	Dec-2016	% Chg	Dec-2017	% Chg	Dec-2018	% Chg
System Used to Maintain Share/Loan Records									
Manual System (No Automation)	1	1	0.0	1	0.0	0	-100.0	0	N/A
Vendor Supplied In-House System	61	59	-3.3	56	-5.1	54	-3.6	51	-5.6
Vendor On-Line Service Bureau	49	47	-4.1	45	-4.3	44	-2.2	43	-2.3
CU Developed In-House System	0	0	N/A	0	N/A	0	N/A	0	N/A
Other	5	5	0.0	5	0.0	5	0.0	5	0.0
Electronic Financial Services									
Home Banking Via Internet Website	89	85	-4.5	82	-3.5	81	-1.2	78	-3.7
Audio Response/Phone Based	67	63	-6.0	60	-4.8	56	-6.7	56	0.0
Automatic Teller Machine (ATM)	83	79	-4.8	76	-3.8	74	-2.6	74	0.0
Kiosk	7	7	0.0	6	-14.3	5	-16.7	6	20.0
Mobile Banking	48	50	4.2	54	8.0	53	-1.9	55	3.8
Other	2	2	0.0	2	0.0	4	100.0	6	50.0
Services Offered Electronically									
Member Application	41	40	-2.4	41	2.5	42	2.4	42	0.0
New Loan	48	49	2.1	48	-2.0	49	2.1	50	2.0
Account Balance Inquiry	90	86	-4.4	82	-4.7	81	-1.2	78	-3.7
Share Draft Orders	66	62	-6.1	62	0.0	62	0.0	60	-3.2
New Share Account	26	25	-3.8	24	-4.0	25	4.2	26	4.0
Loan Payments	82	80	-2.4	77	-3.8	75	-2.6	73	-2.7
Account Aggregation	16	17	6.3	17	0.0	17	0.0	18	5.9
Internet Access Services	28	28	0.0	32	14.3	33	3.1	32	-3.0
e-Statements	82	79	-3.7	77	-2.5	74	-3.9	73	-1.4
External Account Transfers	28	30	7.1	29	-3.3	31	6.9	35	12.9
View Account History	90	86	-4.4	82	-4.7	81	-1.2	78	-3.7
Merchandise Purchase	6	6	0.0	6	0.0	6	0.0	4	-33.3
Merchant Processing Services	6	6	0.0	6	0.0	6	0.0	7	16.7
Remote Deposit Capture	19	25	31.6	27	8.0	35	29.6	41	17.1
Share Account Transfers	88	85	-3.4	82	-3.5	79	-3.7	76	-3.8
Bill Payment	71	68	-4.2	67	-1.5	66	-1.5	63	-4.5
Download Account History	77	73	-5.2	72	-1.4	72	0.0	69	-4.2
Electronic Cash	5	4	-20.0	5	25.0	5	0.0	5	0.0
Electronic Signature Authentication/Certification	13	15	15.4	17	13.3	25	47.1	32	28.0
Mobile Payments	15	20	33.3	24	20.0	26	8.3	30	15.4
Type of World Wide Website Address									
Informational	11	12	9.1	11	-8.3	9	-18.2	8	-11.1
Interactive	3	3	0.0	2	-33.3	2	0.0	1	-50.0
Transactional	86	82	-4.7	80	-2.4	79	-1.3	77	-2.5
Number of Members That Use Transactional Website	567,151	601,278	6.0	658,882	9.6	730,252	10.8	800,402	9.6
No Website, But Planning to Add in the Future	0	0	N/A	0	N/A	0	N/A	0	N/A
Type of Website Planned for Future									
Informational	0	0	N/A	0	N/A	0	N/A	0	N/A
Interactive	0	0	N/A	0	N/A	0	N/A	0	N/A
Transactional	0	0	N/A	0	N/A	0	N/A	0	N/A
Miscellaneous									
Internet Access	112	108	-3.6	103	-4.6	100	-2.9	97	-3.0
									18.IS&T

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03/07/2019

CU Name: N/A

Peer Group: N/A

Graphs 1

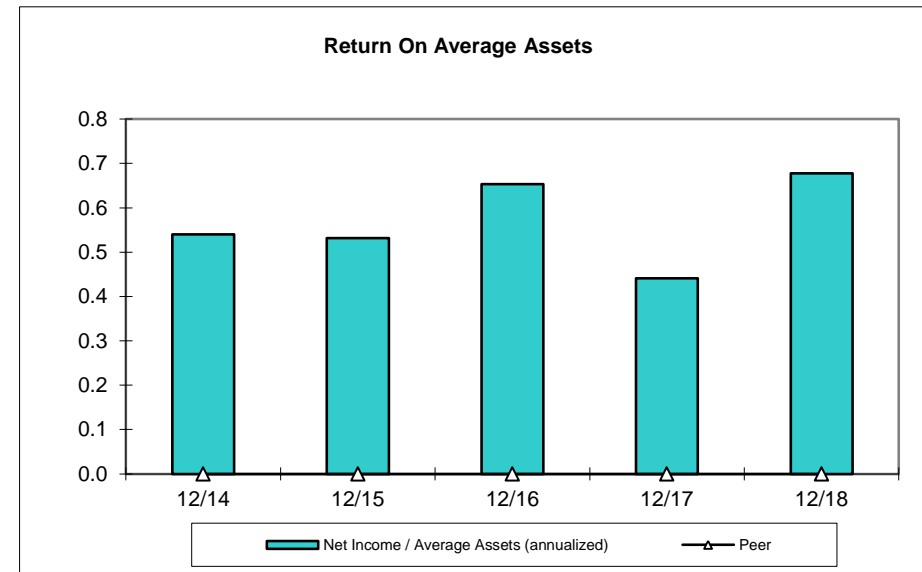
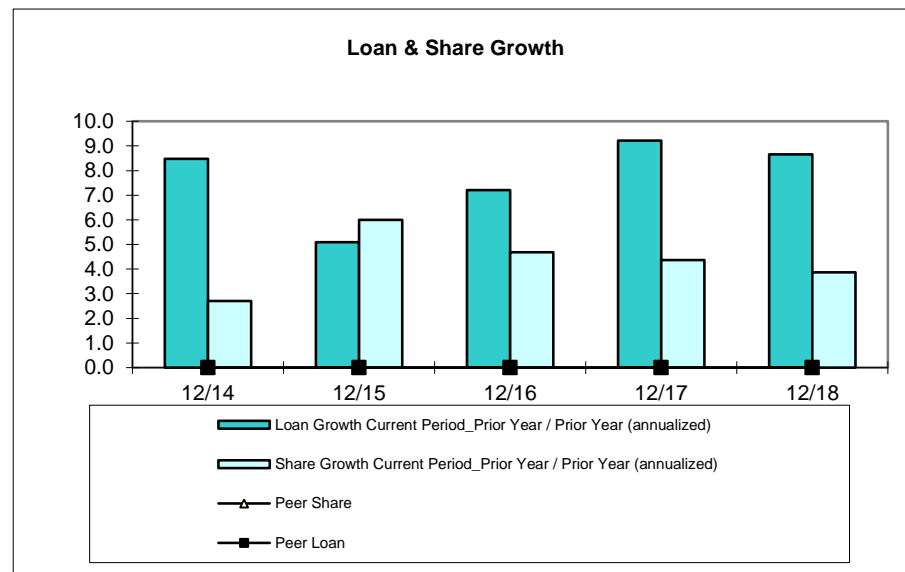
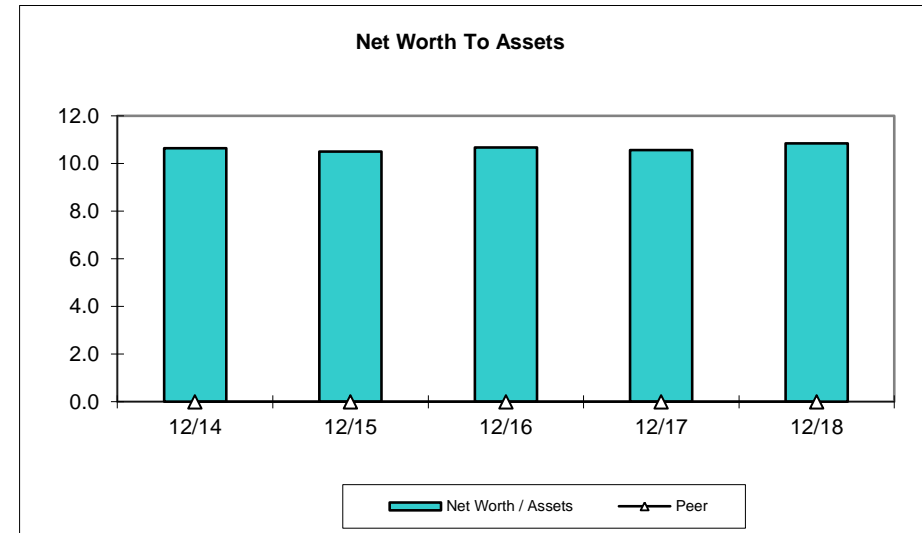
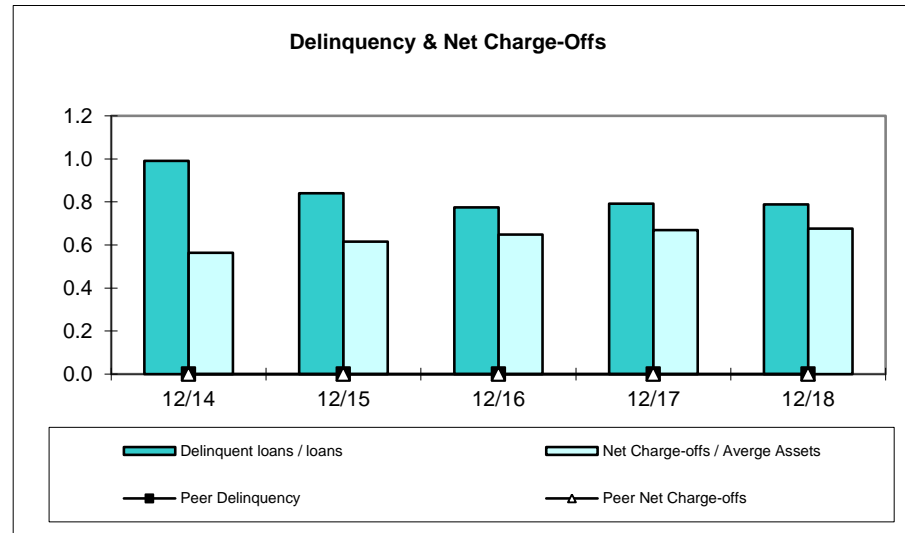
For Charter : N/A

Count of CU : 99

Asset Range : N/A

Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally

Count of CU in Peer Group : N/A



Note: The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.

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03/07/2019

CU Name: N/A

Peer Group: N/A

Graphs 2

For Charter : N/A

Count of CU : 99

Asset Range : N/A

Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally

Count of CU in Peer Group : N/A

